

POWER OF ATTORNEY

MOBIL OIL CORPORATION, a corporation organized under the laws of the state of New York, United States of America, and having its principal office at 3225 Gallows Road, Fairfax, Virginia 22037 (hereinafter referred to as the "Company"), hereby nominates and appoints:

DENNIS P. SANTINI
and
MALCOLM D. KEEN

to be its lawful agent and attorney and, in its name and place, to do any and all of the acts enumerated below that it or its officers and directors might do if present, granting the said agent and attorney full power and authority to do and perform each and every act necessary or incidental to the proper exercise of the specified powers, as fully as the Company or its officers and directors could do if personally present, namely:

To execute in the name and on behalf of this Company any instrument or document required for:

- A. The obtainment and maintenance of intellectual property rights including patents, trademark registrations, copyright registrations and design registrations throughout the world on intellectual property owned by this Company, such instruments and documents comprising applications, petitions, powers of attorney, authorizations, verifications, declarations, or any other documents relating to the proceedings for the obtainment and maintenance of such intellectual property in the intellectual property offices of any country of the world and in any international agency established by treaty for the reception, examination and grant of intellectual property rights; and
- B. The abandonment of patents, copyright registrations, design registrations, trademark registrations, trademark, copyright, design and patent applications, the concession of priority or the abandonment of contests in contested cases with third parties or in oppositions brought by or against third parties in any country of the world or in any international agency established by treaty for the reception, examination and grant of intellectual property rights with respect to registration or granting of intellectual property rights owned by this Company; and
- C. The bringing, filing, prosecution and settlement of contested cases against third parties with respect to registration or grant of intellectual property rights, including intellectual property interferences, conflicts, oppositions, nullity suits, revocation actions, and invalidation actions, in any country of the world and in any international agency established by treaty for the reception, examination and grant of intellectual property rights;
- D. The representation of this Company in all proceedings established by the European Patent Convention;

- E. The negotiation, amendment, execution and termination of Confidentiality Agreements; and
- F. The negotiation, amendment, execution and termination of Invention Releases; and
- G. The negotiation, amendment, execution and termination of License, Assignment and Settlement Agreements relating to this Company's trademarks and copyrights.

In accordance with this power of attorney, this duly appointed agent and attorney may accept terms for incorporation in the instruments and documents enumerated above which will be binding on Mobil Oil Corporation upon the execution of said instruments or documents, and is authorized to perform all other acts that may be necessary or appropriate in connection with the valid execution of said instruments or documents, including the delegation of any authority within the scope of this power of attorney.

The Company hereby ratifies and confirms all that said agent and attorney-in-fact shall lawfully do or cause to be done by virtue of this power of attorney.

The Company hereby revokes effective January 14, 2000, the previous Power of Attorney granted by the Company under date of February 27, 1998, to:

RONALD A. BLEEKER

This power of attorney is signed by the duly authorized officer of the Company and the corporate seal of the Company on the date set below.

6 January 2000

MOBIL OIL CORPORATION
By:

M.P. Ramage
M.P. Ramage
Executive Vice-President

ATTEST:

Joya Holland

COMMONWEALTH OF VIRGINIA
COUNTY OF FAIRFAX

Michael P. Ramage, who is known by me, signed this power of attorney and acknowledged that it was signed voluntarily on the date shown above.

Joya Holland
Notary Public
Joy A. Holland, Notary Public
Commonwealth of Virginia
My Commission expires August 31, 2002
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PATENT COOPERATION TREATY

U.S. Provisional Application No: 60/120,760

Priority Date: February 19, 1999

Title: SYSTEM AND METHOD FOR PROCESSING
FINANCIAL TRANSACTIONS

Applicant: Mobil Oil Corporation

ASSOCIATE POWER OF ATTORNEY

I, Malcolm D. Keen, am duly authorized to execute any instrument or document required for the obtainment of intellectual property rights, including patents, in the name of and on behalf of the applicant, Mobil Oil Corporation.

I appoint Leonard Smith, U.S. Patent and Trademark Office Registration No. 45,118, employed as a Patent Attorney with Finnegan, Henderson, Farabow, Garrett & Dunner, as associate attorney for this application, conferring the authority to file applications based on this application or claiming priority from it in any intellectual property office in the world or in any international office, to prosecute this application or any counterpart application, to receive, execute and file on behalf of the applicant all necessary papers in the Receiving Office in connection with this application.

I ratify all acts previously performed by the appointed attorney in respect of this application.

A copy of my Power of Attorney is attached.

For the Applicant:

MOBIL OIL CORPORATION

By:



Malcolm D. Keen
Registration No 27,728

Attachment: Power of Attorney dated 6 January 2000